

In re:
Jason T. Schmidt
Magdalena Zamirski
Debtors

Case No. 22-10770-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 23, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+++ Jason T. Schmidt, 2824 Macarro Way, Hellertown, PA 18055-3169
jdb	+++ Magdalena Zamirski, 2824 Macarro Way, Hellertown, PA 18055-3169
14960175	+ DISCOVER BANK, C/O Mario Hanyon, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14681417	+ Discover Bank, C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14679682	+ Frost - Arnett Company, P.O. Box 1280, Oaks, PA 19456-1280
14679685	+ LP Finance Group, 506 Twin Oaks Drive, Johnson City, TN 37601-7610
14679684	+ Lehigh Valley Health Network, P.O. Box 4120, Allentown, PA 18105-4120
14679688	+ North Shore Agency, 4000 East Fifth Avenue, Columbus, OH 43219-1811
14679692	+ Schweiger Dermatology Group, P.O. Box 1870, Cary, NC 27512-1870
14682202	+ Towd Point Mortgage Trust 2019-4, c/o Karina Velter, Esquire, Hladik Onorato & Federman LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14679694	+ Uplit Customer Outreach, 801 El Camino Ral, Menlo Park, CA 94025-4807
14681924	+ Wells Fargo Bank, N.A., C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd. Charlotte, NC 28217-3983

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 24 2025 00:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 24 2025 00:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14679671	+ Email/Text: bnc-aquafinance@quantum3group.com	May 24 2025 00:45:00	Aqua Finance, P.O. Box 844, Wausau, WI 54402-0844
14679672	Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2025 00:35:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14679693	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 00:41:16	The Home Depot, P.O. Box 653000, Dallas, TX 75265
14679674	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:40:05	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14679675	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 24 2025 00:40:07	Capital One Auto Finance, P.o. Box 260848, Plano, TX 75026-0848
14681233	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 24 2025 01:19:47	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14693538	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 24 2025 00:40:45	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14686343	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2025 00:41:16	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14679676	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 01:08:05	Citi Card, P.O. Box 6062, Sioux Falls, SD 57117
14679677	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2025 00:36:00	Comenity - Zales, P.O. Box 659450, San Antonio, TX 78265
14679678	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 24 2025 00:45:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
14679679	+ Email/PDF: creditonebknofications@resurgent.com	May 24 2025 00:40:07	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14690097	Email/Text: BKCourtNotices@yourmortgageonline.com	May 24 2025 00:36:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14679680	Email/Text: BKCourtNotices@yourmortgageonline.com	May 24 2025 00:36:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14679686	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 01:19:44	Macy's, P.O. Box 8218, Mason, OH 45040
14726925	+ Email/Text: dsgrdg@ptdprolog.net	May 24 2025 00:36:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
14691279	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14679673	Email/Text: BNBLAZE@capitalsvcs.com	May 24 2025 00:35:00	Blaze, P.O. Box 2534, Omaha, NE 68103
14679681	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 24 2025 00:35:00	Fortiva, P.o. Box 105341, Atlanta, GA 30348-5341
14679683	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 24 2025 00:45:00	Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97076-4401
14693754	Email/PDF: resurgentbknofications@resurgent.com	May 24 2025 00:40:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14679687	+ Email/Text: ml-ebn@missionlane.com	May 24 2025 00:35:00	Mission Line, P.O. Box 105286, Atlanta, GA 30348-5286
14850163	Email/Text: nsm_bk_notices@mrcooper.com	May 24 2025 00:35:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14679689	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2025 00:35:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14686810	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2025 00:35:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14696433	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2025 00:40:07	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14679690	+ Email/Text: Correspondence@DuncanSolutions.com	May 24 2025 00:36:00	Professsional Account Management, P.O. Box 430, Milwaukee, WI 53201-0430
14688410	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
14688207	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14679691	^ MEBN	May 24 2025 00:22:31	Revco Solutions, P.O. Box 2724, Columbus, OH 43216-2724
14680902	^ MEBN	May 24 2025 00:22:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682118	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 24 2025 00:45:00	TOWD POINT MORTGAGE TRUST 2019-4, et al, c/o Select Portfolio Servicing, Inc., 3217 S.

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			Decker Lake Drive, Salt Lake City, UT 84119-3284
14681925	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 24 2025 00:41:17	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
14682108	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 24 2025 00:40:52	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
14686795	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 24 2025 00:54:43	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14679695	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 24 2025 00:53:52	Wells Fargo Card Services, P.O. Box 30086, Los Angeles, CA 90030-0086
14679696	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 24 2025 00:40:12	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14682624	*+	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
14682623	*+	Wells Fargo Bank, N.A., C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd., Charlotte, NC 28217-3983

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DAVID S. GELLERT	on behalf of Joint Debtor Magdalena Zamirski dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Debtor Jason T. Schmidt dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor Discover Bank bkgroup@kmlawgroup.com
KARINA VELTER	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. karina.velter@powerskirm.com, bankruptcy@powerskirm.com
MARIO J. HANYON	

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on behalf of Creditor Discover Bank wbecf@brockandscott.com mario.hanyon@brockandscott.com

MICHELLE L. MCGOWAN

on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com

SARAH K. MCCAFFERY

on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Jason T. Schmidt)	Case No. 22-10770-pmm
)	
Magdalena Zamirski)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 23, 2025

For The Court

Timothy B. McGrath
Clerk of Court